"Poverty is hard,

but debt

is horrible."

--Charles H. Spurgeon

Mission

To inspire and enable people to improve their lives and the world around them through collaboration with communities, faith-based communities and agencies, by offering avenues of assistance that promote dignity and self-sufficiency to people in need with a hand up.

Benefits

- A Hand Up, Inc. is an established 501-©-3 accepted nonprofit enterprise. We are providing you with the benefit of our success and experience in "helping people help themselves." AHU program is a ready-made product equipped to extend our program benefits to utility customers.
- Our partnership with the Illinois Department of Commerce and Community Affairs (DCCA) has enabled our organization to continue in our belief in people, by providing financial support to expand our program, to "help people help themselves."
- AHU program is a vehicle for utilities to creatively work with the LIHEAP customer to keep their service connected, while resolving the complete debt owed by the customer, thus eliminating costly manpower hours associated with the credit and collection process.
- AHU program provides financial benefit to the utility through the collection of bad debts, finaled accounts, and delinquent balances. As a corporate neighbor the Hand Up program makes good sense. But more importantly, it provides a benefit to the utility customer for life changing opportunities. Not only is the utility company providing an innovative service to serve utility lowincome customer but a motivating avenue to promote personal success.
- AHU serves as an experienced consultant for working with utility customers to introduce them to programs that provide training and education.
- AHU provides accounting procedures that conformed to the American Standards on Accounting and Reporting.
- As a partner, utilities have access to our program guidelines, program
 agreements, use of our name, our logo, and the dollars we receive to benefit
 their customers. Our invested dollars to build our program now benefit utility
 investment in helping people.

A Hand Up, Inc. TM "Helping People Help Themselves" TM

- AHU provides a toll free number (1-866-A Hand Up) for any utility customer to discuss confidential concerns about the AHU program, administrating agencies representing AHU, or the utility.
- AHU program is designed to motivate customers toward achieving their GED.
 Upon several interviews with customers and college partners, AHU program has been the needed "carrot" to encourage young and older adult customers to get their GED. This is the first step to stepping up.
- AHU provides workman's Compensation and general liability insurance on all participating customers.
- AHU provides all brochures with the same message being communicated to all customers.
- Contributions are tax deductible.

AHU reviews and processes the applications for conformity to the following guidelines

- DCCA
- AHU
- Illinois Department of Labor
- IRS
- Social Security Disability
- Public Aid
- American Disability Act
- Annual auditing of the program

AHU provides monthly reports to DCCA and all participating utilities on the following information.

- Customer name
- Account number
- Dollar amount of assistance
- Other sources that helped AHU bring the customer's account balance to zero.
- · The number of customer's who received their GED
- The number of customer's who received a job (as a result of job training)
- The number of customer's who received computer training, job training, etc.
- The number of customer's who go on utility company's levelized payment plan.
- The number of customer's who were reconnected
- The number of customer's who were prevented from being disconnected.

A Hand Up, Inc. [™] "Helping People Help Themselves" [™]

Additional benefits

- · AHU is a vehicle to recover bad debts
- AHU is a vehicle to capture "final account" dollars before going to collection agencies. AHU is a vehicle to keep families together preventing homelessness due to outstanding utility debts.
- AHU is an avenue for LIHEAP customers to "work off" their good faith when they are disconnected. This service and benefit provides a more timely recovery for collecting revenue that may have other wise gone to a collection agency.
- AHU program is an excellent avenue for utility customers to "work off" their utility bill preventing disconnection.

CATHOLIC CHARITIES PMP 612 W. ST. LOUIS AVE. EAST ALTON, IL 62024

(618) 259-3405 PHONE (618) 259-3513 FAX

December 12, 2000

A Hand up Program has been a great help to the Alton Catholic Charities Resale Shop. It has given us some good dependable workers for the resale shop. This has kept our payroll expenses down and at the same time given us employees we can count on for each workday. After they have finished their hours "Hand Up", I've been lucky enough to get some good volunteers who return to help the resale shop. I would recommend this program for any business in need of the extra workers. It has been a Godsend for us. Thank you for your program and help for us to get extra workers.

Janis Manns

Community Services Director

"Coming together is a beginning;

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Keeping together is progress;

Working together is SUCCESS"
Henry Ford

Opportunities come to those who set out to meet them